

In re:
Oleg Rudman
Roza Kalish
Debtors

Case No. 23-11955-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 03, 2024

User: admin
Form ID: 155

Page 1 of 5
Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Oleg Rudman, Roza Kalish, 544 Pebble Ridge Court, Langhorne, PA 19053-1936
14795750	+ InfiBank/First Nation Bank Omaha, Attn: Bankruptcy, Po Box 2490, Omaha, NE 68103-2490
14795751	+ InfiBank/First Nation Bank Omaha, P.o. Box 3412, Omaha, NE 68197-0001
14822051	+ Nationstar Mortgage LLC, C/O Mario Hanyon, Esq, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14795759	Raymour & Flanigan, Td Rcs, Columbia, SC 29202

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14796098	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 04 2024 00:09:48	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14811716	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 04 2024 00:09:48	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14795715	+ Email/Text: ally@ebn.phinsolutions.com	May 03 2024 23:56:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14806248	Email/PDF: bncnotices@becket-lee.com	May 04 2024 00:09:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14795716	+ Email/PDF: bncnotices@becket-lee.com	May 04 2024 00:09:54	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14795717	+ Email/PDF: bncnotices@becket-lee.com	May 04 2024 00:09:55	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14795718	+ Email/PDF: bncnotices@becket-lee.com	May 04 2024 00:09:54	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14795719	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:54	Amex/Bankruptcy, Po Box 6789, Sioux Falls, SD 57117-6789
14795721	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 03 2024 23:56:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14795720	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 03 2024 23:56:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14808716	Email/Text: creditcardbkcorrespondence@bofa.com	May 03 2024 23:56:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14795722	+ Email/Text: BarclaysBankDelaware@tsico.com	May 03 2024 23:56:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14795723	+ Email/Text: BarclaysBankDelaware@tsico.com	May 03 2024 23:56:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14795725	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		May 04 2024 00:09:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14795724	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 04 2024 00:09:54	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14796290	+ Email/Text: bankruptcy@cavps.com	May 03 2024 23:56:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14795726	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:54	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
14795727	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:58	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14795732	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:58	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14795731	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:58	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14795734	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:58	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14795733	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:54	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14795736	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:59	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
14795735	Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:48	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14801268	Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:49	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14795737	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:59	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14795738	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:58	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
14795740	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:49	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14795739	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:49	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14795741	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 03 2024 23:56:00	Citizensone, One Citizens Bank Way, Johnston, RI 02919-1922
14795745	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2024 23:56:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14795744	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2024 23:56:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14795742	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2024 23:56:00	Comenity Bank/tyrdvisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14795743	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 03 2024 23:56:00	Comenity Bank/tyrdvisa, Po Box 182120, Columbus, OH 43218-2120
14795746	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:48	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14795747	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:54	Costco Citi Card, Po Box 6190, Sioux Falls, SD 57117-6190
14795752	Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:58	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14795748	Email/Text: collecadminbankruptcy@fnni.com	May 03 2024 23:56:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14795749	Email/Text: collecadminbankruptcy@fnni.com		

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		May 03 2024 23:56:00	First National Bank, P.o. Box 3412, Omaha, NE 68197
14812235	Email/Text: JCAP_BNC_Notices@jcap.com	May 03 2024 23:56:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
14795728	Email/PDF: ais.chase.ebn@aisinfo.com	May 04 2024 00:09:48	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14795729	Email/PDF: ais.chase.ebn@aisinfo.com	May 04 2024 00:09:49	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14795730	Email/PDF: ais.chase.ebn@aisinfo.com	May 04 2024 00:09:57	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14800546	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 03 2024 23:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14806148	Email/PDF: resurgentbknofications@resurgent.com	May 04 2024 00:09:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14795753	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:58	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14809052	+ Email/Text: bankruptcydpt@mcmcg.com	May 03 2024 23:56:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14822052	+ Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 23:56:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
14795755	+ Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 23:56:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
14795754	+ Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 23:56:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14813620	Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 23:56:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14797723	^ MEBN	May 03 2024 23:53:53	Nationstar Mortgage LLC, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14795756	+ Email/Text: bnc@nordstrom.com	May 03 2024 23:56:49	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14795757	+ Email/Text: bnc@nordstrom.com	May 03 2024 23:56:18	Nordstrom Signature Visa, 13531 E. Caley Ave, Englewood, CO 80111-6505
14810551	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2024 00:09:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14795758	^ MEBN	May 03 2024 23:53:38	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14795760	+ Email/Text: enotifications@santanderconsumerusa.com	May 03 2024 23:56:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14795761	+ Email/Text: enotifications@santanderconsumerusa.com	May 03 2024 23:56:00	Santander Consumer USA, Po Box 961212, Fort Worth, TX 76161-0212
14799662	+ Email/Text: enotifications@santanderconsumerusa.com	May 03 2024 23:56:00	Santander Consumer USA, Inc., an Illinois corporation, d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14795762	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:48	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795763	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:48	Syncb/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14795764	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:58	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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14795765	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:57	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14795766	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:57	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795767	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:57	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
14795769	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:48	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
14795768	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 04 2024 00:09:48	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14806015	+ Email/Text: tdebn@credbankserv.com	May 03 2024 23:56:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14795771	+ Email/Text: bncmail@w-legal.com	May 03 2024 23:56:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14795770	+ Email/Text: bncmail@w-legal.com	May 03 2024 23:56:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14795772	+ Email/Text: bncmail@w-legal.com	May 03 2024 23:56:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14795773	+ Email/Text: bncmail@w-legal.com	May 03 2024 23:56:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
14809466	+ Email/PDF: ebn_ais@aisinfo.com	May 04 2024 00:09:49	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14795774	+ Email/Text: support@ymalaw.com	May 03 2024 23:56:00	Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 74

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14806249	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14800547	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14802619	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14803912	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14806341	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
PAUL H. YOUNG	on behalf of Joint Debtor Roza Kalish support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Oleg Rudman support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Oleg Rudman)	Case No. 23-11955-amc
)	
)	
Roza Kalish)	Chapter: 13
)	
Debtor(s).)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 3, 2024

For The Court

Ashely M. Chan
Judge, United States Bankruptcy Court